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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/865,827	05/25/2001	Douglas Simpson	HARTFORD-CLAIMSPLACE	7658
45722	7590	07/01/2009		
Howard IP Law Group			EXAMINER	
P.O. Box 226			KOPPIKAR, VIVEK D	
Fort Washington, PA 19034			ART UNIT	PAPER NUMBER
			3686	
			MAIL DATE	DELIVERY MODE
			07/01/2009	PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Notice of Allowability</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	09/865,827 <b>Examiner</b> VIVEK D. KOPPIKAR	SIMPSON ET AL. <b>Art Unit</b> 3686	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTO-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

- This communication is responsive to \_\_\_\_\_.
- The allowed claim(s) is/are 3,5-10,14-25,27,29-32 and 35-44.

- Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)  All    b)  Some\*    c)  None    of the:

- Certified copies of the priority documents have been received.
- Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
- Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

- A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
- CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
  - including changes required by the Notice of Draftperson's Patent Drawing Review ( PTO-948) attached 1)  hereto or 2)  to Paper No./Mail Date \_\_\_\_\_.
  - including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
- DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

- Notice of References Cited (PTO-892)
- Notice of Draftperson's Patent Drawing Review (PTO-948)
- Information Disclosure Statements (PTO/SB/08),  
Paper No./Mail Date \_\_\_\_\_
- Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
- Notice of Informal Patent Application
- Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_.
- Examiner's Amendment/Comment
- Examiner's Statement of Reasons for Allowance
- Other \_\_\_\_\_.

## **SUPPLEMENTAL NOTICE OF ALLOWANCE**

### ***Allowable Subject Matter***

1. Claims 3, 5-10, 14-25, 27, 29-32 and 35-44 are allowed over the prior art.
2. The following is an examiner's statement of reasons for allowance:

The prior art of does not teach or suggest a computer system which comprises a site generating component, wherein the site generating component, claim data analyzing component and claim rehabilitation component enable claimants to communicate, without action by personnel of the one or more insurance companies, directly with third party providers, not affiliated with the one or more insurance companies, of the services related to loss recovery. The Borghesi patent reference US Patent Number 5,950,169 teaches that insurance company appraisers may contact repair shops, salvage yards and other support industries (Borghesi: Col. 2, Ln. 30-50 and Col. 4, Ln. 37-46). However, Borghesi does not teach or suggest a system which enables claimants to communicate directly with third party providers, not affiliated with the one or more insurance companies, of the services related to loss recovery.

The Foremost non-patent reference teaches that insured can file claims on-line, however, there is no teaching or suggestion in this reference that an insured can communicate directly with third party providers, not affiliated with the one or more insurance companies, of the services related to loss recovery.

The Middleman non-patent reference teaches that prospective insureds desiring to purchase insurance coverage can purchase insurance online, however, Middleman does not teach or suggest that an insured can communicate directly with third party providers, not affiliated with the one or more insurance companies, of the services related to loss recovery.

In addition, the prior art does not teach or suggest the step of automatically providing the aggregated services to the claimants to rehabilitate the sustained losses in accordance with said analyzing. The Foremost non-patent reference teaches that insurance policyholders can file claims online, however, the Foremost reference does not teach or suggest the step of automatically providing the aggregated services to the claimants to rehabilitate the sustained losses in accordance with said analyzing (Foremost: Fulltext Section, Paragraphs 3 and 4). In Foremost the losses are rehabilitated after the insured is contacted by personnel of the insurance company (Foremost: Fulltext Section, Paragraph 4), unlike in the instant application where insurance policyholders are enabled to communicate, without action by personnel of the one or more insurance companies, directly with third-party providers of loss recovery services in an efforts to rehabilitate the sustained losses in accordance with said analyzing.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled “Comments on Statement of Reasons for Allowance.”

***Conclusion***

2. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Japanese Patent Number 2007-065882 teaches a web linkage system for insurance transactions.

3. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Vivek Koppikar, whose telephone number is (571) 272-5109.

The examiner can normally be reached from Monday to Friday between 8 AM and 4:30 PM.

If any attempt to reach the examiner by telephone is unsuccessful, the examiner's supervisor, Jerry O'Connor, can be reached at (571) 272-6787. The fax telephone numbers for this group are either (571) 273-8300 or (703) 872-9326 (for official communications including After Final communications labeled "Box AF").

Another resource that is available to applicants is the Patent Application Information Retrieval (PAIR). Information regarding the status of an application can be obtained from the (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAX. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, please feel free to contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Sincerely,

/Vivek D Koppikar/

Primary Examiner, Art Unit 3686

7/1/2009